

Information to identify the case:

Debtor 1	<u>Maria G. Pineda Ramos</u>	Social Security number or ITIN	xxx-xx-2261
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	20-22128-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria G. Pineda Ramos
aka Maria G. Pineda-Ramos, aka Maria G.
Pineda, aka Maria Pineda-Ramos, aka Maria
Pineda Ramos, aka Maria G. Ramos, fdba
Pineda LLC

3/10/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria G. Pineda Ramos
Debtor

Case No. 20-22128-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 10, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

Recip ID	Recipient Name and Address
db	Maria G. Pineda Ramos, 647 McCormick Dr, Toms River, NJ 08753-4324
cr	+ JPMorgan Chase Bank, National Association, McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
519004691	Amex/Dsnb, PO Box 8218, Mason, OH 45040-8218
519004693	+ Atlantic Coast Realty, 1415 Hooper Ave Ste 306, Toms River, NJ 08753-2800
519004692	Atlantic Coast Realty, 512 S Lynnhaven Rd Ste 102, Virginia Beach, VA 23452-6664
519004696	Capital One / Bergne, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519004710	+ Conventus, 900 Route 9 Ste 500, Woodbridge, NJ 07095-1003
519004714	+ First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845
519004715	Freedom Mortgage Corp, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
519004716	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave Ste 3, Mount Laurel, NJ 08054-1210
519004717	Homebridge Financial I, 222 Chastain Meadows Ct NW, Kennesaw, GA 30144-5820
519004721	Lacey Diagnostic Imaging, 833 Lacey Rd, Forked River, NJ 08731-1200
519006205	+ Pineda Pediatric, LLC, 833 Lacey Rd, Forked River, NJ 08731-1200
519004725	Porsche Financial Svc, 980 Hammond Dr, Atlanta, GA 30328-6161
519004726	Ramada Hotel, 2373 Route 9, Toms River, NJ 08755-1219
519004727	Raymour & Flanigan, Attn: Bankruptcy, PO Box 130, Liverpool, NY 13088-0130
519126627	Sanofi Pasteur, 12458 Collection Center Dr, Chicago, IL 60693-0124
519004743	+ The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755
519004744	The Money Source Inc., 500 S Broad St Ste 100A, Meriden, CT 06450-6755
519004747	US Bank, Oshkosh, WI 54901
519004749	Wells Fargo Bank, Credit, Bureau DISPUTE, Des Moines, IA 50301
519004751	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Dr, Raleigh, NC 27607-5066
519004752	Wells Fargo Dealer Svc, PO Box 10709, Raleigh, NC 27605-0709
519004753	Wffnatbank, Des Moines, IA 50301

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 10 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 10 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519004687	Email/Text: ebn@americollect.com	Mar 10 2022 20:41:00	Americollect Inc, 1851 S Alverno Rd, Manitowoc, WI 54220-9208
519057037	EDI: GMACFS.COM	Mar 11 2022 07:49:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262385	+ EDI: AISACG.COM	Mar 11 2022 07:51:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519004685	EDI: GMACFS.COM	Mar 11 2022 07:49:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901

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519004686	EDI: GMACFS.COM	Mar 11 2022 07:49:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
519004689	Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 20:50:59	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519004688	Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 20:50:48	Amex, PO Box 981537, El Paso, TX 79998-1537
519004690	Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 20:51:01	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519004694	EDI: CAPITALONE.COM	Mar 11 2022 07:50:00	Cap1/bontn, PO Box 30253, Salt Lake City, UT 84130-0253
519004695	EDI: CAPITALONE.COM	Mar 11 2022 07:50:00	Cap1/boscv, PO Box 30253, Salt Lake City, UT 84130-0253
519004697	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Citi, PO Box 6190, Sioux Falls, SD 57117-6190
519004698	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Citi/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519004699	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Citibank/the Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519004700	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519004701	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenity Bank/Anntylr, PO Box 182789, Columbus, OH 43218-2789
519004702	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519004703	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519004704	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
519004705	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519004706	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519004707	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
519004708	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
519004709	EDI: WFNNB.COM	Mar 11 2022 07:50:00	Comenitybk/bonton, PO Box 182789, Columbus, OH 43218-2789
519004711	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
519004712	+ EDI: CITICORP.COM	Mar 11 2022 07:50:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
519004713	+ EDI: CITICORP.COM	Mar 11 2022 07:50:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
519004722	+ EDI: CITICORP.COM	Mar 11 2022 07:50:00	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
519055181	EDI: JPMORGANCHASE	Mar 11 2022 07:50:00	JPMorgan Chase Bank, National Association, Chase Records Center, At: Correspondence, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
519004718	EDI: JPMORGANCHASE		

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		Mar 11 2022 07:50:00	Jpmcb Home, 700 Kansas Ln, Monroe, LA 71203-4774
519004719	Email/Text: PBNCNotifications@peritussservices.com	Mar 10 2022 20:40:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519004720	Email/Text: PBNCNotifications@peritussservices.com	Mar 10 2022 20:40:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519038754	Email/Text: Bankruptcy.Notices@pnc.com	Mar 10 2022 20:40:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519004723	Email/Text: Bankruptcy.Notices@pnc.com	Mar 10 2022 20:40:00	Pnc Bank, Attn: Bankruptcy, PO Box 94982, Cleveland, OH 44101-4982
519004724	Email/Text: Bankruptcy.Notices@pnc.com	Mar 10 2022 20:40:00	Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
519058089	EDI: Q3G.COM	Mar 11 2022 07:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519004730	EDI: RMSC.COM	Mar 11 2022 07:51:00	Syncb/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519004733	EDI: RMSC.COM	Mar 11 2022 07:51:00	Syncb/Pandora, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519004728	EDI: RMSC.COM	Mar 11 2022 07:51:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
519004729	EDI: RMSC.COM	Mar 11 2022 07:51:00	Syncb/l&t, PO Box 965015, Orlando, FL 32896-5015
519004731	EDI: RMSC.COM	Mar 11 2022 07:51:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
519004732	EDI: RMSC.COM	Mar 11 2022 07:51:00	Syncb/pandora, C/o, PO Box 965036, Orlando, FL 32896-5036
519004734	EDI: RMSC.COM	Mar 11 2022 07:51:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
519004735	EDI: RMSC.COM	Mar 11 2022 07:51:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519004739	EDI: TDBANKNORTH.COM	Mar 11 2022 07:51:00	Td Bank, Attn: Bankruptcy, PO Box 1190, Lewiston, ME 04243
519004740	EDI: TDBANKNORTH.COM	Mar 11 2022 07:51:00	Td Bank N.A., PO Box 219, Lewiston, ME 04243-0219
519004736	EDI: WTRRN BANK.COM	Mar 11 2022 07:50:00	Target, c/o Financial & Retail Srvs Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
519004737	EDI: LCITDAUTO	Mar 11 2022 07:49:00	Td Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington Hills, MI 48333-9223
519004738	EDI: LCITDAUTO	Mar 11 2022 07:49:00	Td Auto Finance, PO Box 9223, Farmington, MI 48333-9223
519004741	EDI: WTRRN BANK.COM	Mar 11 2022 07:50:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
519004742	EDI: CITICORP.COM	Mar 11 2022 07:50:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519004748	EDI: USBANKARS.COM	Mar 11 2022 07:49:00	US Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
519004745	+ Email/Text: EBankruptcy@UCFS.NET	Mar 10 2022 20:41:00	United Consumer Financial Services, Attn: Bankruptcy, 865 Bassett Rd, Westlake, OH 44145-1194
519004746	+ Email/Text: EBankruptcy@UCFS.NET	Mar 10 2022 20:41:00	United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194
519057366	+ EDI: AIS.COM		

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519004750

EDI: WFFC.COM

Mar 11 2022 07:49:00

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

Mar 11 2022 07:50:00

Wells Fargo Bank NA, MAC F823F-02F, PO Box
10438, Des Moines, IA 50306-0438

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Maria G. Pineda Ramos bkclient@straffilaw.com G25938@notify.cincompass.com;bktrustee@straffilaw.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6